Case 24-14055-pmm Doc 13 Filed 11/23/24 Entered 11/24/24 00:39:49 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 24-14055-pmm Wayne Sampson Cooper, Jr. Chapter 13

Stephanie Anne Cooper

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Nov 21, 2024 Form ID: 309I Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recipi ID Recipient Name and Address

db/jdb + Wayne Sampson Cooper, Jr., Stephanie Anne Cooper, 135 Glenwood Avenue, Collegeville, PA 19426-2307

14945292 ++ LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, LendingPoint LLC.,

Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: brad@sadeklaw.com	Date/Time	Recipient Name and Address
·			Nov 22 2024 00:12:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+	Email/Text: bncnotice@ph13trustee.com	Nov 22 2024 00:13:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Nov 22 2024 00:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg		EDI: PENNDEPTREV	Nov 22 2024 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 22 2024 00:14:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14945282		Email/Text: bk@americu.org	Nov 22 2024 00:12:00	AmeriCU Credit Union, Attn: Bankruptcy, 1916 Black River Blvd, Rome, NY 13440
14945281		EDI: MAXMSAIDV	Nov 22 2024 05:10:00	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
14945283	+	Email/Text: bankruptcycourtnotices@amerihome.com	Nov 22 2024 00:13:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
14945284		EDI: BANKAMER	Nov 22 2024 05:04:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14945285		Email/Text: bankruptcy@bhg-inc.com	Nov 22 2024 00:12:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
14948252		EDI: BANKAMER	Nov 22 2024 05:04:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14945286	+	Email/PDF: MarletteBKNotifications@resurgent.com	Nov 22 2024 00:16:20	Best Egg, Attn: Bankrupcty, Po Box 42912,

Case 24-14055-pmm Doc 13 Filed 11/23/24 Entered 11/24/24 00:39:49 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: admin Page 2 of 3
Date Rcvd: Nov 21, 2024 Form ID: 309I Total Noticed: 27

			Philadelphia, PA 19101-2912
14945287	+ EDI: CAPITALONE.COM	Nov 22 2024 05:10:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14947823	+ EDI: AIS.COM	Nov 22 2024 05:10:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14945289	+ EDI: CITICORP	Nov 22 2024 05:10:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14945290	+ EDI: DISCOVER	Nov 22 2024 05:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14945291	+ Email/Text: GSB ank Electronic Bankrupt cyNotice @gs.com	Nov 22 2024 00:13:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14945288	EDI: JPMORGANCHASE	Nov 22 2024 05:10:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14945292	Email/Text: Bkynotices@lendingpoint.com	Nov 22 2024 00:13:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
14945293	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 00:15:19	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14945294	+ Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 00:55:56	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14945295	Email/Text: ProsperBK@prosper.com	Nov 22 2024 00:13:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105
14945296	+ Email/Text: bankruptcy@bbandt.com	Nov 22 2024 00:13:00	Truist Bank, Attn: Bankruptcy, 200 Pine St W, Wilson, NC 27893-3288
14945297	+ Email/Text: bankruptcy@bbandt.com	Nov 22 2024 00:13:00	Truist Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, VA 28202-0129
14945298	Email/Text: dispute@velocityrecoveries.com	Nov 22 2024 00:13:00	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719
14945299	+ EDI: WFFC2	Nov 22 2024 05:10:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024	Signature:	/s/Gustava Winters	

Case 24-14055-pmm

Certificate of Notice

Doc 13 Filed 11/23/24 Entered 11/24/24 00:39:49 Page 3 of 5

Desc Imaged

District/off: 0313-2 User: admin Page 3 of 3 Date Rcvd: Nov 21, 2024 Form ID: 309I Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed

Name **Email Address**

BRAD J. SADEK

on behalf of Debtor Wayne Sampson Cooper Jr. brad@sadeklaw.com,

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Joint Debtor Stephanie Anne Cooper brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion 03. PH. ECF@usdoj.gov

TOTAL: 4

Case 24-14055-pmm Doc 13 Filed 11/23/24 Entered 11/24/24 00:39:49 Desc Imaged Certificate of Notice Page 4 of 5

Information to id	entify the case:	•			
Debtor 1:	Wayne Sampson Cooper Jr.	Social Security number or ITIN:	xxx-xx-1914		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	Stephanie Anne Cooper	Social Security number or ITIN:	xxx-xx-9745		
	First Name Middle Name Last Name				
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	11/12/24	
Case number:	24-14055-pmm				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Wayne Sampson Cooper Jr.	Stephanie Anne Cooper
2.	All other names used in the last 8 years		
3.	Address	135 Glenwood Avenue Collegeville, PA 19426	135 Glenwood Avenue Collegeville, PA 19426
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (215)408–2800 Date: 11/21/24

For more information, see page 2

Case 24-14055-pmm Doc 13 Filed 11/23/24 Entered 11/24/24 00:39:49 Desc Imaged Certificate of Notice Page 5 of 5

Debtor Wayne Sampson Cooper Jr. and Stephanie Anne Cooper

Official Form 309I

Case number 24-14055-pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 10, 2025 at 10:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362–3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 3/11/25		
deddinies.	under U.S.Ć. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge			
	under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/21/25		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/11/25		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$560.00 The hearing on confirmation will be held on: 1/21/25 at 1:00 PM, Location: Zoom. For Zoom link, see the currenthe, Court website			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	s, which may include all or part of a debt. ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2